

PAYZUS

Redefining the future of the
cashless economy

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Mission

PAYZUS mission is to create a single & decentralized payment ecosystem for everyone to make crypto more useful in everyday life. We have designed a global payment system that allows anyone in the world to send and receive cryptocurrency without any middleman (like a bank or payment processor). Our goal is to establish a decentralized blockchain-based platform for faster and more secure transactions.

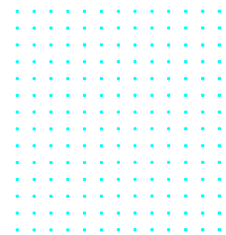
We're building the next generation of cryptocurrency system that gives a seamless experience to Shop, Pay or Exchange - anywhere, anytime, from any device in the world. Our objective is to integrate one single wallet to exchange multiple currencies where you can easily convert your crypto to local fiat, or spend your cash to get crypto.

1. Introduction

At PAYZUS, we believe that crypto currencies trigger a new era in the traditional financial industry, challenging the existing practices and monopoly of financial institutions. PAYZUS is creating a fundamentally new product that combines three services in a single ecosystem: Payzus Crypto Wallet & Debit Card, Market Analytics Product, and Modern Learning Solution of Blockchain.

1. Offering Payzus faster, convenient & more secure global currency payment system.
2. Redefining the future of the cashless economy with a single ecosystem to buy, send, or spend cryptocurrencies.
3. Introducing PAYZUSTOKEN as real money to pay for food, clothing, electronics, professional services, & so much more
4. A forever changing technology that will eliminate unnecessary transaction costs and fees.
5. Empowering millions to unlock the far-reaching benefits of crypto through Payzus online education platform.

2. Problem at Hand



No Access to Financial Services

Billion Adults in the world do not have a bank or financial account. Globalization means little to this segment of the global population. They do not have access to the basic financial services, forcing them to rely on local on illicit sources for monetary needs. It is important to note that financial inclusion is one of the key factors in eliminating poverty. The general trend is to hold banks and other financial institutions responsible for providing access to financial services. However, the traditional banking system lacks the flexibility and resources to reach this section of the society.

Cryptocurrencies, on the other hand, came into existence to counter the financial monopoly of banking institutions. Several economists and financial experts are opined that cryptocurrencies could play a crucial role in financial inclusion, especially in emerging economies. With international programmers being run to promote internet connectivity in developing nations, cryptocurrencies could fill the gap left by financial institutions.

Burdening Financial Fee Structures

While banking institutions offer financial services, it comes at a high cost. In fact, regular banking transactions and account maintenance charges have risen over the years. Some of the standard banking charges includes checking account fee, overdraft charges, hardcopy statement charges, inactivity fee, minimum balance charges, ATM fee, and at least a dozen similar expenses.

Cryptocurrencies thrive on lower transaction charges. The user pays nominal 'gas' fee or processing charges for blockchain transactions. There is no maintenance fee, and one can practically store them for free.

Century Old Banking Practices

Over the past couple of decades, technology has become an integral part of business operations. It changes in every couple of years, outdating its predecessors in the process. Despite the growth in technology, businesses still rely on age-old banking solutions. In a world of fintech start-ups and innovative financial products, traditional banking is increasingly becoming a laggard. Modern companies require instant transfers, global outreach, and lower conversion charges. The current banking code of conduct isn't ready to support the changing requirements of modern businesses.

Crypto currencies defy the rules of traditional banking. They have global outreach and can be transferred almost instantly, and incur minimal conversion charges. In addition to it, crypto currencies are accessible to everyone through global crypto currency exchanges. They fulfill the changing requirements of present-day businesses.

Lack of a Global Currency

Rapid globalization of businesses and services has created thousands of multinational firms. These companies operate globally, generating revenues in multiple currencies. The lack of a global currency is a huge challenge for these establishments. These firms lose a sizeable portion of their money in currency conversions. Furthermore, currency conversions aren't just a problem for businesses. Global citizens and travelers are among other segments of the society that prefer a global currency instead of their local fiat counterparts. It's quite common to pay up to \$5 and roughly 3% of withdrawn amount as currency conversions charges when travelling.

Crypto currency, on the contrary, is a global phenomenon. It can be stored online and can be exchanged for any fiat currency of choice. They eliminate currency conversion fee and hold the same value anywhere on the planet. In addition to maintaining a consistent value, crypto currencies offer a plethora of secondary benefits.

Protection against fraud: Every single cryptocurrency transaction is registered on the blockchain, making it a fraud-proof method of value transfer. Identity protection: Identity theft is a common problem in the modern world. Cryptocurrencies offer protection against identity theft. The sender can transfer a cryptocurrency to any recipient throughout the world without giving out any additional information. Instant transfer and settlement: One can transfer cryptocurrencies almost instantly, and at a fraction of a cost in comparison to a regular banking transaction. | Global access: Anyone around the world can access and use cryptocurrencies. They are a borderless form of money with no global restrictions whatsoever.

3. Finding an Answer

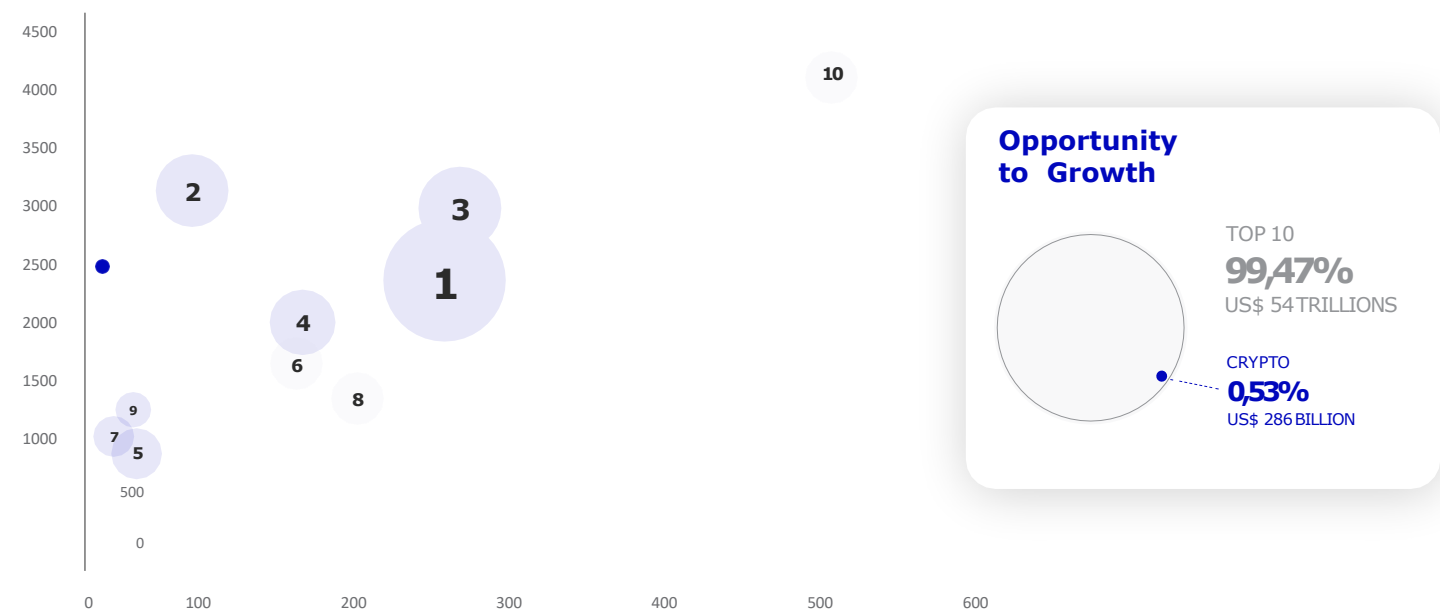
Cryptocurrencies: A promising solution

Cryptocurrencies have come a long way since their inception in the last decade. The net market cap of the crypto currency industry stands over \$250 billion. The past year, 2017, was monumental in the growth of cryptocurrencies, especially in terms of their commercial usage and adoption. More than 800 companies conducted their token sale events, rising over \$6.07 billion in the process. This trend is even more prevalent in 2018, with more than \$3.05 billion raised within the first quarter.

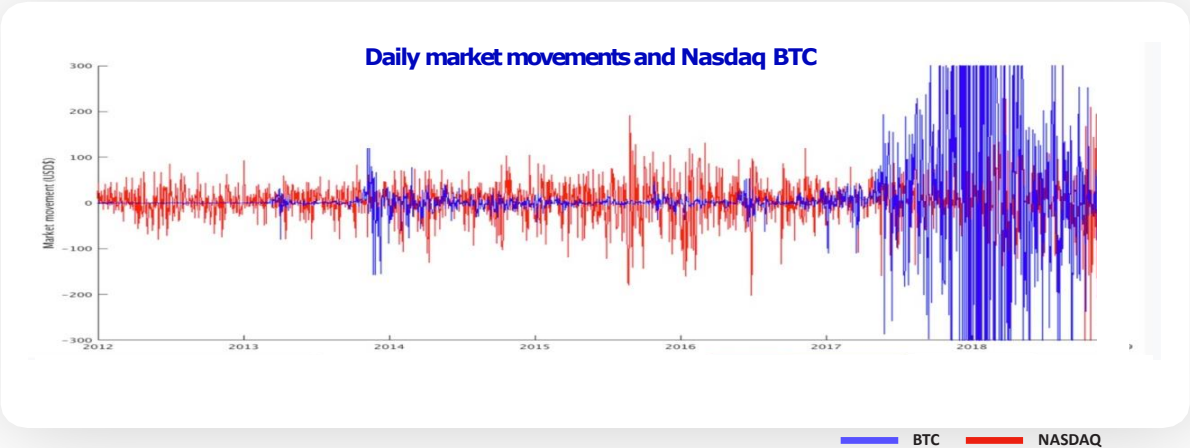
Despite the growth of cryptocurrencies, their overall footprint is still relatively small. A recent report puts the total number of active cryptocurrency users between 2.9 million and 5.8 million. MasterCard, on the other hand, powered over 2.3 billion cards at the end of December 31, 2016. Furthermore, higher transaction time is another major problem in front of cryptocurrencies.

Global acceptance is another key challenge in cryptocurrency adoption. Visa and MasterCard are accepted at around 44 million locations. Cryptocurrencies, on the other hand, are accepted at a handful of stores. The list of retailers and service providers accepting cryptocurrencies is growing at a steady pace, but achieving global acceptance is still a far-off goal.

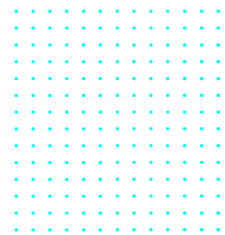
4. A New Market and Opportunities



| | | | |
|--|--|--|---|
| 1 NEW YORK STOCK EXCHANGE Mkt Cap: US\$ 19.223 Billion Assets Qty: 2400 Time: 224 years | 4 TOKYO STOCK EXCHANGE Mkt Cap: US\$ 4.485 Billion Assets Qty: 2292 Time: 138 years | 7 EURONEXT Mkt Cap: US\$ 3.321 Billion Assets Qty: 1299 Time: 16 years | 10 FRANKFURT STOCK EXCHANGE Mkt Cap: US\$ 1.766 Billion Assets Qty: 3769 Time: 431 years |
| 2 NASDAQ Mkt Cap: US\$ 6.831 Billion Assets Qty: 3058 Time: 45 years | 5 SHANGAI STOCK EXCHANGE Mkt Cap: US\$ 3.986 Billion Assets Qty: 1041 Time: 26 years | 8 TORONTO STOCK EXCHANGE Mkt Cap: US\$ 2.781 Billion Assets Qty: 1524 Time: 155 years | 11 CRYPTO Mkt Cap: US\$ 286 Billion Assets Qty: 2443 Time: 8 years |
| 3 LONDON STOCK EXCHANGE Mkt Cap: US\$ 6.187 Billion Assets Qty: 3041 Time: 215 years | 6 HONG KONG STOCK EXCHANGE Mkt Cap: US\$ 3.325 Billion Assets Qty: 1866 Time: 125 years | 9 SHENZEN STOCK EXCHANGE Mkt Cap: US\$ 2.285 Billion Assets Qty: 1420 Time: 29 years | |



5. PAYZUS ECOSYTEM



Introducing Cryptocurrencies in Daily Life.

One of the key challenges facing cryptocurrencies is their limited global acceptance. Couple that with it's slower transaction processing speed, the picture may appear slightly bleak.

At PAYZUS, we understand that every technology has its strengths and limitations, and it's in our best interest to focus on strengths. We aim to counter the shortcomings of cryptocurrencies by combining them with a stable Market insights and payment processing network.

PAYZUS is creating a fundamentally new product that combines three services in a single ecosystem: Payzus Crypto Wallet & Debit Card, Payzus Market Analytics Product, and Modern Learning Solution of Blockchain. We work so that our potential customers could be users of the World Wide Web residing anywhere in the world. We provide our service to every corner of the world.

BLOCKCHAIN ACADEMY

Education is a sector that is just as important as healthcare and finance, and there are lots of areas within this sector that could be improved using technology. tools like virtual reality and personalized learning with artificial intelligence are helping to improve learning outcomes for students at all levels. Schools can follow the lead of industries like finance and healthcare and use the blockchain to help keep student data safe in the coming years. These industries have been paving the way for years and the infrastructure that will allow schools to secure their data with blockchain technology is finally being built, thanks to the successful tests and experiments conducted by healthcare and financial organizations.

Why Blockchain Education is necessary?

It has been noticed in most kinds of emerging technology, the bottleneck to wider cryptocurrency adoption is a lack of consumer education and reliable information. Digital currency education is a necessary part of the process of mainstream acceptance. People should understand the value of digital assets to believe and invest in them. Education will lead to widespread adoption of crypto and allow millions to unlock the far-reaching it's benefits.

Today Blockchain Education is a necessity for personal security. You will probably conclude that there is still a lot to be learned. Students from varying departments are becoming more and more interested in cryptocurrency and blockchain courses. Nearly half of all social sciences students are willing to attend a crypto class.

PAYZUS ACADEMY is an online education platform for Massive Open Online Courses (MOOCs), in which leading universities and organizations worldwide provide online courses for anyone.

5.1 – CRYPTO WALLET

PAYZUS cryptocurrency wallet app supports multiple cryptocurrencies, which means the users can use a single wallet to store their crypto-assets. At the time of launch, we'll offer support for Bitcoin, Ethereum, LiteCoin, Ripple, and Dogecoin.

PAYZUS wallet account is automatically created at the time of registration. We do require KYC details to enable all the features of our wallet. Our users can transfer and store cryptocurrencies from other wallets.

5.3– CRYPTO DEBIT CARD

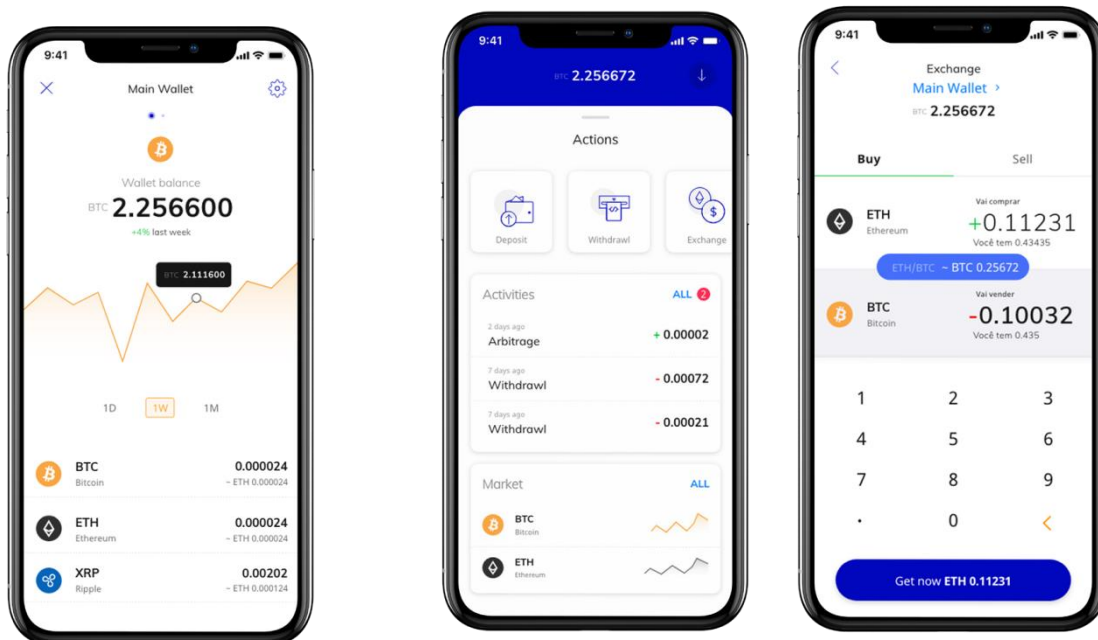
It is a cryptocurrency debit card that allows users to make their everyday purchases with cryptocurrencies. We intend to change cryptocurrencies from their current speculative asset status to a real-time utility asset. PAYZUS debit card offers instant cryptocurrency conversion using a Smart Comparison Matrix. Our smart matrix compares cryptocurrency conversion rates from multiple third-party exchanges, choosing the best one in the process. Users have an option to either convert their cryptocurrency to fiat instantly or do the conversion in advance and store USD in their online wallet. The latter could be a wise strategy during volatile trading sessions

5.2 –REAL TIME MARKET INSIGHTS

To give the option of bringing the crypto world into people's daily basis is one of our focuses. Thereby we are supported by institutions that operate in the Open Banking concept, so that way PAYZUS will be integrated through API and will offer a few services, starting with the International Debit Card and maybe adding others that apply to our network.

To use this solution, the user will assign part of his assets for daily use in a specific wallet, and we will automatically convert crypto to fiat whenever his card is used.

6. The Product



6.1- Crypto Wallet

PAYZUS mobile wallet applications is in process of development in Swift for IOS, and Kotlin for Android, solely to work in the native languages of the most important operating systems in the world.

They are distributed in official stores and are stored directly in the smartphone's memory, so they can provide users with a more sophisticated experience while achieving maximum security, usability, and performance on each platform.

6.2 - Multi language Market Insights Product for you

We help our users to track their coins according to the market value and performance of the coins more closely, you can add them to your wallet after purchasing it. Staying informed about upcoming tokens is easy with our ICO, which features information on a large-scale selection of upcoming and completed token sales. Payzus is not just designed for use with a personal computer but is also optimized for your smartphones, so you can check out what's going on with the cryptocurrency market anywhere, anytime with just a single click.

REAL TIME INSIGHTS
BLOCKFOLIO
LATEST NEWS AROUND THE WORLD

7.Global Positioning

PAYZUS Token Blockchain technology is a revolution in itself. Despite its first scientific implementation being done more than two decades ago, blockchain technology didn't attract much attention until Satoshi Nakamoto, a pseudonym for a person or group, released Bitcoin. Ever since the launch of Bitcoin followed by Ethereum, blockchain technology hasn't looked back. Major financial institutions, e-commerce giants, and even governments are experimenting with blockchain technology.

8.PZS Token

We will create our PAYZUS (PZS) token and launch on multiple global platforms. The total supply is 30 million PZS Tokens using the Ethereum ERC 20 smart contract technical standard. You can use PAYZUSTOKEN AS MONEY to pay for your food, clothing, electronics, professional services, & much more.

8.1 - Token Allocation

| | |
|--------------------|-------------|
| Founders & Team | 30 % |
| Strategic Partners | 5 % |
| Future Release | 10 % |
| Public Sale | 30% |
| Private Round | 2% |
| Ecosystem | 23% |
| Total | 100% |

9. PZS Token

1 –Token Allocation

30%

9.1- Founders & Team

All the platform development up to this phase was made with the work and financial resources of our team. The platform will be operational from JULY-20, allowing the use of those who are interested in buying our tokens.

To safeguard this team, the rationales are:

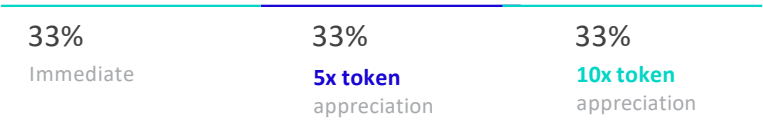
9.1.1 -Founders

Immediate - 25%
Year 1 – 25%
Year 2 – 25%
Year 3 – 25%



9.1.2 - Team

Immediate - 33%
5x token appreciation –
33% 10x token
appreciation – 33%



10. PZS Token

Initial Offering

60%

We are an active crypto management solution, so our audience is exactly the one who is interested in diversified token investment. We view our ICO as a form of global projection (respecting our jurisdictional constraints).

Technical Standard (Smart Contract)



PZS Market Pairs

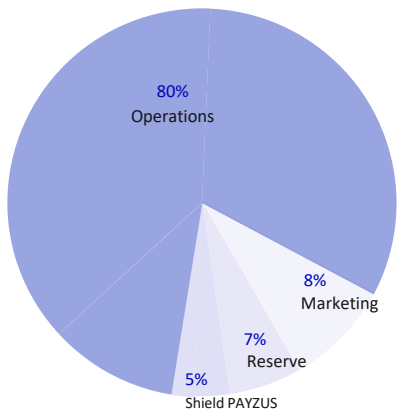


Total Supply (100%)

30.000.000 PZS

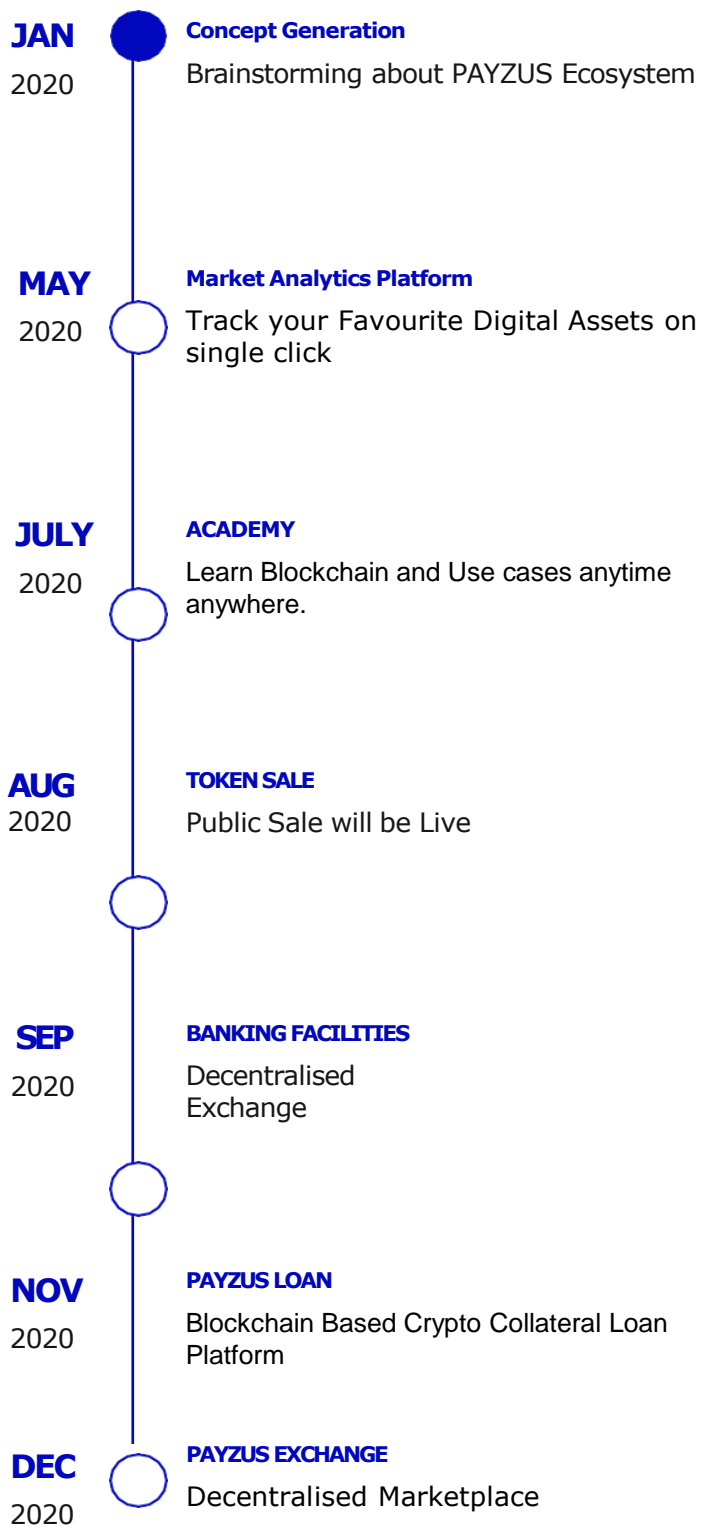
PZS TokenPrice \$ 0.07

ICO funding resource distribution



| | |
|-----------------|---------|
| Operations | 80,000% |
| Marketing | 8,000% |
| PAYZUS Security | 5,000% |
| Reserve | 7,000% |
| Total | 100% |

12. RoadMap



13. Legal and Risks

PLEASE READ THIS SECTION CAREFULLY.

YOU SHOULD CONSULT YOUR OWN LAWYER AND / OR TAX, ECONOMICAL, FINANCIAL, TECHNOLOGICAL ADVISERS AND ANY OTHER PERSON OR ENTITY ENABLED TO ANALYZE THE ASPECTS ASSOCIATED WITH CRYPTO ECONOMY AND THE PAYZUS TOKENS. THIS WHITE PAPER IS A SALE OFFER OF PAYZUS TOKENS AND IS NOT A PUBLIC INVESTMENT OFFER OR ANY FINANCIAL ASSETS.

Disclaimer of Liability

PAYZUS does not make or purport to make, and hereby disclaims, any representation, warranty, or guarantee of any type or nature whatsoever (including those that are implied) to any person or entity, including, without limitation, any representation, warranty, or guarantee arising out of or relating to the truth, accuracy, and precision of any information in this document and the PAYZUS ecosystem, or PAYZUS Platform, or PAYZUS token. To the maximum extent permitted by applicable law, regulations, and rules, PAYZUS will not be liable for any indirect, special, incidental, consequential, or other losses of any kind, in tort, contract, or otherwise (including, without limitation, loss of revenue, income, or profits, and loss of use or data) arising out of or relating to any acceptance of our reliance on this document or any part thereof by you. This document does not obligate any party to enter into any contract or binding legal commitment or to accept any form of investment for any purpose. Any agreement with PAYZUS for the sale and purchase of PAYZUS tokens will be governed by the terms of conditions of that agreement, which will prevail over this document.

Not a Securities Offering

The PAYZUS tokens are designed as functional utility tokens and are not intended to constitute securities in any jurisdiction. This document or any part of it does not constitute a prospectus or offer document of any type or nature and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. PAYZUS intends for PAYZUS token holders to use those tokens to participate in the developing of the PAYZUS ecosystem and use cryptocurrencies for their daily purchases.

PAYZUS token holders do not have any ownership or equity interest in PAYZUS, are not entitled to the profits or losses or assets or liabilities of PAYZUS, are not creditors or lenders of PAYZUS, cannot claim in bankruptcy as equity interest holders or creditors of PAYZUS, and are not entitled to any reinvestment from PAYZUS.

Risks and Uncertainties

Prospective purchasers of PAYZUS tokens should carefully consider and evaluate all risks and uncertainties associated with PAYZUS, the PAYZUS ecosystem, PAYZUS platform, the PAYZUS token, the PAYZUS token generation event, and the terms and conditions of any agreement with PAYZUS for the sale and purchase of PAYZUS tokens before purchasing and PAYZUS token. These risks and uncertainties may include, without limitation, the following: risks relating to the value of the PAYZUS token because a market for PAYZUS tokens does not currently exist and because PAYZUS tokens do not provide any rights PAYZUS for profits, assets, bankruptcy claims, or reinvestment; risk relating to financial limitations faced in the execution of PAYZUS project

and competitive conditions; risks relating to blockchain technology and software, including delays, interruptions, errors, losses, advances, and changes; security risks to your access and use of a digital wallet and blockchain applications; risk relating to platform development and implementation of business strategies, including, reliance on its personnel and third-party service providers; political or government risk, including changes to applicable laws, regulations, and rules, and enforcement actions. If any such risks and uncertainties arise, such events may materially and adversely affect PAYZUS, and you may lose all or part of the value of the PAYZUS Tokens.

Non-Advisory

This document does not constitute any legal, tax, regulatory, financial, accounting, or other advice, and is not intended to provide the sole basis for any evaluation of PAYZUS, PAYZUS tokens, the PAYZUS ecosystem, or the PAYZUS platform. Before acquiring PAYZUS tokens, a prospective purchaser should consult legal, investment, tax, accounting, and other advisors to determine the potential benefits, burdens, and other consequences of such transaction, PAYZUS and the PAYZUS platform.

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